

WHAT IS CLAIMED IS:

1. A method for offering a credit card account to a consumer, the method comprising:

determining if the consumer is a potential purchaser of real estate;

offering a credit card account to the consumer if the consumer is a potential real estate purchaser;

transferring a balance to the credit card account equal to at least a portion of closing costs associated with the purchase of the real estate by the consumer; and

providing a predetermined discount to the consumer for items purchased by the consumer using the credit card account.

2. The method of claim 1, wherein determining if the consumer is a potential real estate purchaser further comprises using at least one of a realtor, a bank, and property management companies to identify a consumer desiring to purchase real estate.

3. The method of claim 1, wherein offering the credit card account to the consumer further comprises offering the credit card account through at least one of a realtor, a bank, and a point-of-sale location.

4. The method of claim 1, wherein the credit card account includes a discounted interest rate on the account balance corresponding to the closing costs transferred to the credit card account, wherein the discounted interest rate is less

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

than the interest rate applied to the balance associated with transactions other than the closing costs.

5. The method of claim 4, wherein the discounted interest rate is zero.

6. The method of claim 1, wherein the discounted purchase items are associated with the purchased real estate.

7. The method of claim 1, wherein the discount is provided through an entity from which the discounted purchase items are purchased.

8. The method of claim 1, wherein the discount is provided by an issuer of the credit card account.

9. The method of claim 1, wherein an issuer of the credit card account and an entity from which the discounted purchase items are purchased, are the same entity.

10. The method of claim 1, wherein providing a predetermined discount to the consumer further comprises:

identifying an entity from which the consumer purchases items using the credit card account;

determining whether items purchased from the identified entity qualify for a discount; and

discounting items purchased from the entity when determining that items purchased from the identified entity qualify for a discount.

11. The method of claim 10, wherein entities from which items purchased qualify for a discount are predetermined by an issuer of the credit card account.

12. The method of claim 1, wherein the credit card account is configured for use by the consumer to make purchase transactions unrelated to the purchased real estate.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER <sup>LLP</sup>

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
[www.finnegan.com](http://www.finnegan.com)

13. A system for offering a credit card account to a consumer, the system comprising:

a memory storage for maintaining a database; and

a processing unit coupled to the memory storage, wherein the processing unit is operative to

determine if the consumer is a potential purchaser of real estate;

offer a credit card account to the consumer if the consumer is a potential real estate purchaser;

transfer a balance to the credit card account equal to at least a portion of closing costs associated with the purchase of the real estate by the consumer; and

provide a predetermined discount to the consumer for items purchased by the consumer using the credit card account.

14. The system of claim 13, wherein the processing unit being operative to determine if the consumer is a potential real estate purchaser further comprises the processing unit being operative to use at least one of a realtor, a bank, and property management companies to identify a consumer desiring to purchase real estate.

15. The system of claim 13, wherein the processing unit being operative to offer the credit card account to the consumer further comprises the processing unit being operative to offer the credit card account through at least one of a realtor, a bank, and a point-of-sale location.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

16. The system of claim 13, wherein the credit card account includes a discounted interest rate on the account balance corresponding to the closing costs transferred to the credit card account, wherein the discounted interest rate is less than the interest rate applied to the balance associated with transactions other than the closing costs.

17. The system of claim 16, wherein the discounted interest rate is zero.

18. The system of claim 13, wherein the discounted purchase items are associated with the purchased real estate.

19. The system of claim 13, wherein the discount is provided through an entity from which the discounted purchase items are purchased.

20. The system of claim 13, wherein the discount is provided by an issuer of the credit card account.

21. The system of claim 13, wherein an issuer of the credit card account and an entity from which the discounted purchase items are purchased, are the same entity.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER <sup>LLP</sup>

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

22. The system of claim 13, wherein the processing unit being operative to provide a predetermined discount to the consumer further comprises the processing unit being operative to:

identify an entity from which the consumer purchases items using the credit card account;

determine whether items purchased from the identified entity qualify for a discount; and

discount items purchased from the entity when determining that items purchased from the identified entity qualify for a discount.

23. The system of claim 22, wherein entities from which items purchased qualify for a discount are predetermined by an issuer of the credit card account.

24. The system of claim 13, wherein the credit card account is configured for use by the consumer to make purchase transactions unrelated to the purchased real estate.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

25. A computer-readable medium comprising a set of instructions which when executed perform a method for offering a credit card account to a consumer, the method comprising:

determining if the consumer is a potential purchaser of real estate;

offering a credit card account to the consumer if the consumer is a potential real estate purchaser;

transferring a balance to the credit card account equal to at least a portion of closing costs associated with the purchase of the real estate by the consumer; and

providing a predetermined discount to the consumer for items purchased by the consumer using the credit card account.

26. The computer-readable medium of claim 25, wherein determining if the consumer is a potential real estate purchaser further comprises using at least one of a realtor, a bank, and property management companies to identify a consumer desiring to purchase real estate.

27. The computer-readable medium of claim 25, wherein offering the credit card account to the consumer further comprises offering the credit card account through at least one of a realtor, a bank, and a point-of-sale location.

28. The computer-readable medium of claim 25, wherein the credit card account includes a discounted interest rate on the account balance corresponding to the closing costs transferred to the credit card account, wherein the discounted

interest rate is less than the interest rate applied to the balance associated with transactions other than the closing costs.

29. The computer-readable medium of claim 28, wherein the discounted interest rate is zero.

30. The computer-readable medium of claim 25, wherein the discounted purchase items are associated with the purchased real estate.

31. The computer-readable medium of claim 25, wherein the discount is provided through an entity from which the discounted purchase items are purchased.

32. The computer-readable medium of claim 25, wherein the discount is provided by an issuer of the credit card account.

33. The computer-readable medium of claim 25, wherein an issuer of the credit card account and an entity from which the discounted purchase items are purchased, are the same entity.

34. The computer-readable medium of claim 25, wherein providing a predetermined discount to the consumer further comprises:



identifying an entity from which the consumer purchases items using the credit card account;

determining whether items purchased from the identified entity qualify for a discount; and

discounting items purchased from the entity when determining that items purchased from the identified entity qualify for a discount.

35. The computer-readable medium of claim 34, wherein entities from which items purchased qualify for a discount are predetermined by an issuer of the credit card account.

36. The computer-readable medium of claim 25, wherein the credit card account is configured for use by the consumer to make purchase transactions unrelated to the purchased real estate.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER <sup>LLP</sup>

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
[www.finnegan.com](http://www.finnegan.com)